

MONEY 10

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Bouncing back from disaster

■ SMALL BUSINESS

Dealing with the economic downturn is hard enough for small business owners — try throwing a disaster into the mix. It's important for businesses to have backup plans for emergency situations such as fires. In November, a fire destroyed the Manhattan office of Atlantis Health Plan. The company was so well prepared it lost just one day of work. "It was basically a complete loss," said Chief Operating Officer Tom Dwyer said. Their data loss was zero because Atlantis, a health insurance company, uses a Web-enabled software application hosted in Houston. The company also had a relocation plan, having already contracted to use space in Carlstadt, N.J., near the city, that had phones and computers. At first, it was easy for the staff to adapt. "There's an adrenaline rush because it's new, exciting, different," Dwyer said. But, he said, "after a few weeks, it settles down, you get back to your routine, and everyone realizes it's a longer work day and longer commute for our folks." Atlantis rented a bus to take the staff to work, but Dwyer noted that workers had to start their workday at 7:30 a.m. during the holiday season. "It was a challenge on our managers' part, keeping the morale up." (AP)

NYC companies must prepare for more than recessions

When fires and other disasters hit, it's important for affected businesses to have backup plans. (GETTY)

Here are some online resources to help with backup plans:

- DisasterSafety.org — The Institute for Business and Home Safety provides a checklist on its Web site
- Ready.gov/business — Federal government guides
- SBA.gov/beawareandprepare/business.html — Help from the Small Business Administration